IN THE CLAIMS:

Please cancel Claims 1-20, without prejudice, and please add the following new Claims 21-40 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-20. (Canceled)

Claim 21. (New) A computer-implemented method, comprising:

receiving information regarding an order for at least one of a good, a product, and a service, and a maximum spending limit;

processing the information regarding the order with a processing device;

computing a first total or aggregate cost for the order, wherein the total or aggregate cost for the order includes the cost for the at least one of a good, a product, and a service, and at least one of a shipping charge or cost, a handling charge or cost, a tax, a duty, a tariff, an insurance charge or cost, and a transaction charge or cost, associated with the order;

determining whether the first total or aggregate cost for the order is at or below the maximum spending limit;

detecting a price reduction event, wherein the price reduction event is at least one of a reduction in a selling price of the at least one of a good, a product, and a service, a reduction in or a waiver of a shipping charge or cost, a reduction in or a waiver of a handling charge or cost, a reduction in or a waiver of a tax, a duty, or a tariff, a reduction in or a waiver of an insurance charge or cost, and a reduction in a transaction charge of cost;

computing a second total or aggregate cost for the order;

generating a message containing information regarding the second total or aggregate cost for the order; and

transmitting the message to a communication device associated with an individual.

Claim 22. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a shipping charge or cost for the order.

Claim 23. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a handling charge or cost for the order.

Claim 24. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a transaction charge or cost for the order.

Claim 25. (New) The computer-implemented method of Claim 21, wherein the message contains information regarding at least one of an available shipper, a shipping option, and a shipping cost.

Claim 26. (New) The computer-implemented method of Claim 21, wherein the message contains information regarding at least one of an available taxing authority or a country of

origin for the at least one of a good, a product, and a service.

Claim 27. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to select a shipping service or mode for the order.

Claim 28. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to select a handling method for the order.

Claim 29. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to select a taxing authority for the order.

Claim 30. (New) The computer-implemented method of Claim 21, wherein the processing device is programmed to select an insurance policy for the order.

Claim 31. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in a selling price.

Claim 32. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of a shipping charge or cost.

Claim 33. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of a handling charge or cost.

Claim 34. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of at least one of a tax, a duty, and a tariff.

Claim 35. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of an insurance charge or cost.

Claim 36. (New) The computer-implemented method of Claim 21, wherein the price reduction event is a reduction in a transaction charge or cost.

Claim 37. (New) The computer-implemented method of Claim 21, wherein the computer-implemented method utilizes at least one of an intelligent agent, a software agent, and a mobile agent.

Claim 38. (New) The computer-implemented method of Claim 21, wherein the communication device is a wireless device.

Claim 39. (New) The computer-implemented method of Claim 21, wherein the information regarding an order for at least one of a good, a product, and a service, and a maximum spending limit, or the message, is transmitted on or over at least one of the Internet and the World Wide Web.

Claim 40. (New) The computer-implemented method of Claim 21, wherein the information regarding an order for at least of a good, a product, and service, and a maximum spending limit, is automatically received by a receiver associated with the processing device.